



# City of Detroit

## 2005-2010 HUD Consolidated Plan

### Executive Summary

**Kwame M. Kilpatrick, Mayor**  
*April 2005*



The underlying theme of the 2005-2010 Consolidated Plan is the allocation of limited resources in a city with many needs. The numerous programs funded with government dollars, including homeless programs such as Emergency Shelter Grants; rental programs such as Tenant Based Rental Assistance Vouchers; HOME funded new housing construction projects and the Housing Opportunities for Persons with AIDS Program are all key to improving life for the citizens of the City of Detroit.

### Strategic Plan

The mission of the City of Detroit's 2005-2010 Consolidated Plan is to provide a strategic vision for the allocation of HUD resources over the next five years. The overarching goals of this plan are in alignment with the goals and objectives of the City of Detroit's 2004 Revised Master Plan of Policies, the 2005-2010 Capital Agenda, the City of Detroit's Ten Year Plan to End Homelessness and the Public Housing Agency's (Detroit Housing Commission) Five Year Plan.

### Geographic Area

The City of Detroit is a large jurisdiction, encompassing 136 square miles of land. For planning purposes, the City is divided into ten Planning Clusters. Each cluster is comprised of approximately 100,000 residents. As described in the table below,

City of Detroit	2000 Census
Percent Black	82
Percent White	12
Percent Hispanic	5
Total population	951,270
Median Income	\$ 29,526
Percent of households in poverty	24

the City of Detroit is a majority black city, with a high level of poverty and a low median income. The need for assistance is spread throughout the City, and is best identified on a neighborhood basis.

The City of Detroit subscribes to the belief that change happens on a neighborhood level. In the 2004 Revised Master Plan of Policies, the City of Detroit establishes its three neighborhood priorities:

**Preserve sound neighborhoods** through improved code enforcement, minor rehabilitation and repair programs and scattered site infill development

**Revitalize neighborhoods with poor housing conditions**, through more substantial rehabilitation and repair programs and medium to large scale infill development in areas with contiguous vacant parcels

**Rebuild neighborhoods** with a mix of market rate and affordable housing in areas with large amounts of vacant land

The goal is to focus limited resources within neighborhoods to improve conditions on a parcel by parcel basis, where investment will have the most impact on the condition of surrounding parcels. This will assist in reinforcing and expanding the number of neighborhoods where residents remain and invest in their property. Over time, this approach will help to stabilize and enhance the quality of life. This strategy will also increase the City's tax base and create the resources necessary to address the remaining neighborhoods where complete redevelopment is required.

One of the more effective tools to implementing geographic based resource allocation is a Neighborhood Indicators System (NIS). A Neighborhood Indicators System is an information-sharing system that contains a broad variety of data on conditions and trends at the neighborhood level. The City of Detroit Planning and Development Department recently collaborated on a study with the University of Michigan to identify and plan a NIS for Detroit<sup>1</sup>. This proposal for a Neighborhood Indicators System for Detroit grows out of the need to understand and analyze the condition of neighborhoods. The goals for a NIS include:

**Maximize** the potential of information to help Detroit's neighborhoods

**Inform** resource allocation decisions across the city, especially decisions about the distribution of federal funds to neighborhoods, to ensure that those resources strengthen neighborhoods and combat blight

**Supply** decision makers with accurate, balanced information for thoughtful and fair planning outcomes

**Empower** organizations and individuals that work for Detroit's neighborhoods by providing a means to demonstrate their need for resources and their ability to strengthen neighborhoods.

<sup>1</sup> "A Neighborhood Indicator System for Detroit: Empowering Communities Through Information", The University of Michigan, (April, 2004)

## Citizen Participation

The City of Detroit implemented a comprehensive process for gathering information and writing the 2005-2010 Consolidated Plan. Citizen participation was garnered through community meetings in each of the ten clusters, from three Community Partner Committees (Decent Housing, Suitable Living Environments and Expanded Economic Opportunities) and an online survey form. In addition, the Planning and Development Department consulted a wide range of agencies responsible for implementing the programs funded with CDBG, HOME, ESG and HOPWA funds. Among the many agencies contacted were: the Detroit Housing Commission, the Detroit Department of Health and Wellness Promotion, the Department of Human Services, the Homeless Action Network, and the Southeast Michigan HIV/AIDS Council.

## Community Partners Committees

PDD invited over one hundred organizations and service providers to participate as "Community Partners" on three subcommittees: Decent Housing, Suitable Living Environments and Expanded Economic Opportunities. These committees were asked to assess issues and needs from a citywide perspective. The following is a sampling of their suggestions:

- Revitalize Detroit neighborhoods and main streets by converting vacant land and vacant structures into economic resources
- Improve the conditions of low and moderate-income neighborhoods by encouraging public and private reinvestment strategies
- Income demographics indicate that more decent rental options need to be a priority. Focusing on improving rental options, rental education, and rental services in the city is key
- Homeowner markets are a primary focus in Detroit. In addition to building new homes Detroit needs to review maintaining and stabilizing the existing housing stock predating 1950, by increasing home repair programs; preventing vacancy through foreclosure prevention; and innovative approaches controlling housing related costs of insurance, taxes, utilities and maintenance
- Job creation and new job growth within the City of Detroit is an ongoing issue, partially due to the continuing effects of the lagging national economy
- Business retention is vital to any economic development strategy for the City

## Community/Cluster Meetings

Each of the ten community meetings had the same format: educational information about the Consolidated Plan; cluster specific demographic information; breakout sessions to gather information on *Neighborhood Housing*, *Economic Development*, *Neighborhood Safety and Livability*; and a public hearing regarding the

Consolidated Plan. The breakout sessions mirror the Community Partners committees but were renamed to be neighborhood friendly and to prompt residents to focus on their specific cluster. Many issues and concerns were cluster specific but some items were repeated citywide:

- Economic Development barriers: lack of decent reliable transportation, lack of education, and outsourcing. Residents want to see walkable, mixed-use, "Main Street" commercial districts serving their neighborhoods that include family restaurants and name brand retail
- Neighborhood Housing issues centered around: credit issues, high property taxes, and high insurance rates
- Neighborhood Safety and Livability focused on the need for better code enforcement and public lighting

In an effort to increase public participation and stimulate interest in the HUD Consolidated Plan process, the Planning and Development Department, with the assistance of the Communications and Creative Services Department came up with the slogan: "Plan Detroit, Your Choice, Your Change." This slogan appeared in press announcements, meeting literature, posters, FOX 2 News, Local Access Television, radio, and on the city's website. The cable commission recorded a meeting, interviewed planners involved in the process, and aired this several times with the meeting information so the public would have an understanding of the process and the importance of participating. Citizens were welcome to attend any or all of the meetings. An online "Citizen Input Form" was made available on the City's website at:

[http://www.ci.detroit.mi.us/plandev/conplansummary\\_2005.htm](http://www.ci.detroit.mi.us/plandev/conplansummary_2005.htm).



## Housing Needs

The wide range of the housing needs of Detroit residents portrays the mix of incomes of its citizens. As noted in the 2004 Master Plan of Policies, there is significant need for:

- Increases in affordable rental properties
- Increases in financing for affordable housing
- Increases in opportunities for homeownership
- Increases in services to keep growing number of seniors in homes
- Increases in supportive housing

The primary issue underlying each of these needs is affordability. Resources are limited in a city that is faced with:

- A large population of households in poverty
- A significant portion of residents suffering from housing cost burdens
- A reduction in available public housing units
- An older housing stock that is decaying
- A shrinking tax base

Twenty-four percent of all Detroit households exist in poverty. Detroit residents with low incomes, particularly those earning \$15,000 per year or less, are unable to find affordable housing. According to the U.S. 2000 Census and 2000 Comprehensive Housing Affordability Strategy (CHAS) data, almost one-third (32%) of Detroit households faced cost burdens of 30% or more of their monthly income. Renters and owners both face affordability problems, but the problem is more pervasive for renters, no matter the income level.

The programs offered to assist with the housing needs in Detroit are varied, but all are targeted to certain income groups. Below is a description of the programs the City has to offer:

### Low Income Housing Tax Credit (LIHTC)

The LIHTC program gives the state of Michigan the authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households. In Detroit, this money is then matched with HOME funds.

- **Target:** 20% of the units are built for persons at or below 50% of AMI<sup>2</sup>, while 80% of the units are built at 60% or below of AMI
- **Tenure:** Renter
- **Program Operator:** Michigan State Housing Development Authority

### HOME Funds

HOME Funds can be used for the acquisition, rehabilitation or new construction of affordable rental housing. These funds are also available to provide

direction and assistance to low income households in the form of grants or loans to cover the costs of homeownership (down payment, closing costs, etc). Finally, HOME funds may be used to construct or rehabilitate single family homes.

- **Target:** Low and moderate-income persons (less than 80% of AMI)
- **Tenure:** Renters and Owners
- **Program Operator:** City of Detroit Housing Services Division

### Community Housing Development Organization (CHDO) Financing

Officially designated by the City of Detroit, CHDO's are non-profit entities using federal funding to subsidize the cost of building new homes. Generally, the subsidy accounts for almost half of the construction cost. CHDO's serve as owners, developers, and sponsors of projects undertaken with funds from Detroit's required fifteen percent (15%) set-aside from HOME funds. In the City of Detroit, CHDO's most often participate in the new construction, acquisition and rehabilitation of residential property.

- **Target:** 20% of the units are built for persons at or below 50% of AMI, while 80% of the units are built at 60% or below of AMI
- **Tenure:** Owner
- **Program Operator:** City of Detroit Housing Services Division

On average \$10-11 million in HOME funds are used per year to assist developers in the creation of additional housing units for low-income residents; this money is designated to both LIHTC and CHDO projects.

### Tenant Based Rental Assistance Program

This program is almost identical to the Section 8 Housing Choice Voucher Program, where households receive voucher subsidies to assist them in making their monthly housing payments. Unfortunately, the program was closed five years ago due to the exhaustion of funds. Currently, the program only renews housing assistance for the 77 households that began the group; no new applications have been accepted in the five years the program has been closed.

- **Target:** 31-50% of AMI
- **Tenure:** Renter
- **Program Operator:** City of Detroit Housing Services Division

### Pilot Homebuyer Investor Program

Households in this program were given up to a \$30,000 down payment subsidy to be used on the purchase of a new or existing home. In 2003, 25 households participated in the program and 10 households participated in 2004. Only one of these homes has been lost to foreclosure.

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<sup>2</sup> Area Median Income

- **Target:** 31-50% of AMI
- **Tenure:** Owner
- **Program Operator:** City of Detroit Housing Services Division

#### American Dream Homeownership Program

The American Dream Homeownership Program is targeted to the 80% income bracket. This program provides funds for up to 6% of the purchase price (maximum \$7,000) and a five-year commitment to stay in the home.

- **Target:** 80% of AMI
- **Tenure:** Owner
- **Program Operator:** City of Detroit Housing Services Divisions

#### Minor and Senior Home Repair Programs

This program seeks to assist those who do not have the financial means to deal with housing problems that threaten the health and safety of the occupants of a home. These two programs primarily repair or replace roofs, furnaces, porches, steps and electrical problems. In addition, the program coordinates with the Lead Based Paint Removal program to treat lead based problems in the home. In the fiscal year 2004-2005, \$2 million was spent to make 175 repairs in the minor home repair program, and 3.2 million was spent to help seniors in the Senior Home Repair Program.

- **Target:** 31-50% of AMI for Minor Home Repair Program
- **Target:** 50% and below of AMI for Senior Home Repair Program
- **Tenure:** Owner
- **Program Operator:** City of Detroit Housing Services Division

#### Lead Based Paint

As part of the federal goal of eliminating childhood lead poisoning by the year 2010, HUD has selected Detroit as one of 25 cities to establish a Safe and Healthy Homes community. A Safe and Healthy Homes Community is one that, through the support of HUD, CDC, and EPA, has established an infrastructure to identify and control housing-related health and safety concerns. The Planning and Development Department, Housing Services Division will assist in this effort by eliminating lead-based paint hazards in approximately 100 units per year and approximately 500 units within five (5) years. This goal will be accomplished by remediating lead hazards in both single-family, owner occupied and rental properties.

- **Tenure:** Owner

In addition to the program administered by the Housing Services Division, the Planning and Development Department, Neighborhood Support Services Division currently administers the funding for three programs that use the Super Clean lead abatement process: Healthy Kids = Healthy Homes, the Greater Detroit Area Health

Council, and Detroiters Working for Environmental Justice. These programs serve approximately 3,660 families throughout the City of Detroit, 51% of which are low to moderate income households.

#### Extremely Low Income Housing (0-30% of AMI)

The City of Detroit housing affordability problem is most severe for the lowest income group (0-30% of AMI):

- 70.4% of those earning less than 30% of AMI incur a cost burden of 30% or more of their monthly income
- 50.9% of the lowest income group spends 50% or more of their monthly income in rent

Income, Housing Problem, Cost Burden	Rental Households	Owner Occupied Households	Total Households
<b>Extremely Low Income (0-30% AMI)</b>	<b>61,049</b>	<b>33,180</b>	<b>94,229</b>
Percent of all households	18.15	9.87	28.0
Percent with Housing Problems	75.2	69.6	73.2
Cost burden greater than 30%	71.9	67.6	70.4
Cost burden greater than 50%	52.1	48.7	50.9

According to the 2000 CHAS Data provided by HUD, 28.0% of all Detroit households qualify as extremely low-income households. In addition, 43% of Detroit households earn less than \$24,999/yr and 24% of Detroit households are in poverty. Finding affordable, decent, safe housing presents a significant challenge. Many must incur severe costs burdens<sup>3</sup> to remain in their housing, and have limited options due to their low-income level. Housing affordability is a serious concern for those who earn 0-16% of AMI, as this group does not maintain incomes high enough to qualify for fair market rents.

#### Low Income Households (31-50% of AMI)

According to the 2000 CHAS Data provided by HUD, 16.26% of all Detroit households qualify as low-income households. 2000 Census data describes that 13% of Detroit households earn between \$25,000 and \$34,999. Though this group has a greater likelihood of finding affordable, decent and safe housing than extremely low-income households, the City of Detroit has instituted several programs that target this group of 50% of AMI and below.

<sup>3</sup> According to HUD, a unit is considered affordable if it costs less than 30% of the renter's income; anything more is considered a cost burden.

Income, Housing Problem, Cost Burden	Rental Households	Owner Occupied Households	Total Households
<b>Low Income (31-50% AMI)</b>	<b>28,124</b>	<b>26,552</b>	<b>54,676</b>
Percent of all households	8.3	7.89	16.26
Percent with Housing Problems	50.2	46.0	48.1
Cost burden greater than 30%	41.5	40.9	41.2
Cost burden greater than 50%	6.2	14.7	10.3

### Moderate Income Households (51-80% of AMI)

According to the 2000 CHAS Data provided by HUD, 20% of all Detroit households fall within the 51-80% of AMI income bracket.

Income, Housing Problem, Cost Burden	Rental Households	Owner Occupied Households	Total Households
Percent of all households	8.8	11.3	20.1
Percent with Housing Problems	21.1	27.0	24.4
Cost burden greater than 30%	15.2	21.8	16.2
Cost burden greater than 50%	.9	4.3	2.8

### Middle Income Households (80% of AMI)

Middle income households account for 35.6% of all Detroit households. Along with being the largest group, they are also the least vulnerable due to their comparably easy access to decent housing and the number of City of Detroit programs targeted to them.

Income, Housing Problem, Cost Burden	Rental Households	Owner Occupied Households	Total Households
<b>Middle Income (80% AMI)</b>	<b>32,821</b>	<b>86,887</b>	<b>119,708</b>
Percent of all households	9.76	25.8	35.6
Percent with Housing Problems	11.6	9.1	9.8
Cost burden greater than 30%	1.0	4.3	3.4
Cost burden greater than 50%	.1	.3	.2

### Needs of Public Housing

The Detroit Housing Commission (DHC) is the primary Public Housing Authority (PHA) for the City of Detroit and serves residents with income levels at or below 80% of AMI. The DHC operates two programs: Low Rent Developments and the Housing Choice Voucher Program (Section 8). The table below indicates the number of available units in the Detroit Housing Commissions' portfolio and the number of families on the waiting lists:

Program Name	Existing Units	Expected Unit Reduction	Waiting List (Families)
Public Housing	3,888	0	12,143
Section 8 Programs	5,635	735	9,176

The waiting list has been closed for thirty-six months with no set date to reopen the list.

The physical conditions of the units are currently being assessed for restoration and revitalization. The DHC is committed to maintaining its existing public housing stock and will be undertaking major renovations based upon the outcome of the needs analysis and funding availability, which includes results for Section 504 needs.

### Needs of Families on the Detroit Housing Commission Wait List

The Detroit Housing Commission targets most of its resources to those earning 0-30% of AMI. Unfortunately, the waiting listing for housing subsidies (Section 8 and Public Housing) is 21,319 households, which is 23% of all extremely low-income households. The City of Detroit Housing Commission cannot meet this significant level of need, but no other housing program is currently targeted to this income group.

### Housing Choice Voucher Program (Section 8) Waiting List

Section 8 Waiting List	# of families	% of total families
<b>Waiting List Total</b>	<b>9,176</b>	
Extremely Low Income (0%-30% of AMI)	7,764	84.61%
Families with Children	8,345	90.90%
Elderly Families	632	6.80%
Families with Disabilities	896	9.76%
Race/ethnicity Black	8,899	96.60%

As noted on the table above, the primary constituents of the Section 8 waiting list are families who earn 0-30% of AMI. These persons are unable to find safe, decent and affordable housing in the City of Detroit. For many of these persons, although there may be units that have very low rents in their areas, the cost is still above what these families can afford without being forced to maintain severe cost burdens.



Currently, the waiting list for Section 8 is closed, and has been closed for the past 36 months. The Detroit Housing Commission has no plans to reopen the list in the upcoming year. In fact, the Detroit Housing Commission is expecting to lose 735 Section 8 units this fiscal year.

### Low Rent Developments (Public Housing) Waiting List

	# Of Families	% Of Total Families
<b>Waiting List Total</b>	<b>12, 143</b>	
Extremely Low Income (0-30% of AMI)	11,128	91.64%
Families with Children	882	74.05%
Elderly Families	193	4.72%
Families with Disabilities	2,101	17.37%
Race/Ethnicity Black	12,024	99.42%
Characteristics by bedroom size (public housing only)		
1 BR	3303	
2 BR	5324	
3 BR	2962	
4 BR	440	
5 BR	82	

As noted in the table above, the majority of households on the public housing waiting list are families. These persons are on the waiting list due to their inability to find safe, decent and affordable housing in the City of Detroit. In comparison with the Section 8 waiting list, there is a smaller percentage of families on the public housing list, and a significantly greater number of families with disabilities.

On both waiting lists, the majority of persons are black. Though Detroit is a black-majority city, the other racial groups: Asian, Native American and White each represent less than 2 percent of the public housing and Section 8 respectively. The public housing waiting list reflects the tremendous need for additional housing for persons earning less than 30% of AMI, and it also shows that in the City of Detroit, most of these extremely low income persons are black.

Detroit is a unique city in many respects, but particularly in its racial composition. Due to various public policies including FHA and VA loans, redlining and discrimination in the housing markets of the 1950s and 1960s, as well as the impact of the 1967 Detroit riot, metropolitan Detroit has become known as one of the nations most segregated cities. Therefore, Detroit does not demonstrate any disproportionately greater need by racial income, as according to the 2000 Census, 82% of the population is black. Whites and Hispanics do not bear

any greater need in the City than of its majority population.

However, when one compares the City of Detroit to its neighboring suburbs, (which are primarily a white majority) the disproportionately greater need of the entire city becomes apparent.

	Detroit	Rest of Wayne County	Oakland County	Macomb County
<b>Percent Black</b>	82	9	10	3
<b>Percent White</b>	12	86	83	93
<b>Percent Hispanic</b>	5	3	2	2
<b>Total population</b>	951,270	1,119,892	1,194,156	788,149
<b>Median Income</b>	\$29,526	\$50,848	\$61,907	\$52,102
<b>Percent of households in poverty</b>	24	8	5	6
<b>Median housing value (2000 dollars)</b>	\$63,600	\$125,797	\$181,200	\$139,200
<b>Median contract rent (2000 dollars)</b>	\$383	\$529	\$643	\$543
<b>Percent that did not graduate High School</b>	30	17	11	17
<b>Percent w/ bachelor's degree</b>	7	14	23	12

### Priority Housing Needs

In order to insure that Detroit remains vital, diverse and inclusive, a variety of housing needs must be addressed. The list below outlines the City of Detroit's Priority Housing Needs, which are in agreement with those specified in the Housing Needs Table. These goals and strategies are also tightly aligned with the policies set forth in the 2004 Revised Master Plan of Policies.

**Issue:** Federal policy has diminished the affordable rental housing stock by virtue of public housing demolition, expiry of subsidy contracts, and limited issuance of housing vouchers. Furthermore, deferred maintenance, poor relations between tenants and landlords, and the costs of rehabilitation and renovation obstruct the revival and maintenance of the City's rental housing stock.

### GOAL: Increase and improve rental opportunities

- **STRATEGY:** Work with other local governments toward a regional commitment to build rental housing in job-growth areas and

ensure its accessibility to low/moderate-income workers

- **STRATEGY:** Work collaboratively with landlords, tenants, and the community to develop and enforce increased property maintenance standards and practices
- **STRATEGY:** Encourage sufficient and diverse rental opportunities to attract new residents to the city, especially students, young professionals and artists

**Issue:** Assembling funding for affordable housing projects requires collaboration among banks, philanthropic foundations, government, and non-profit financial intermediaries. The reliance upon multiple funding sources poses challenges to long-term funding, overall project viability, and affordability.

**GOAL: Ensure financing for affordable housing**

- **STRATEGY:** Work with financial institutions to secure appropriate finance mechanisms for all types of affordable housing
- **STRATEGY:** Assist developers to surmount barriers to affordability
- **STRATEGY:** Advocate for an expanded Federal and State role in financing affordable housing

**Issue:** Many neighborhoods in the City of Detroit are solid neighborhoods with concerned and dedicated homeowners. However, due to the low incomes of many residents, they are having difficulty maintaining their homes.

**GOAL: Preserve existing housing stock**

- **STRATEGY:** Continue the Home Repair Program
- **STRATEGY:** Support neighborhood cleanup programs
- **STRATEGY:** Assist the new Department of Administrative Hearings in prioritizing neighborhoods

**Issue:** Homeowners have a vested interest in the continued maintenance of their neighborhoods. They protect and maintain their properties, and work hard to maintain a high quality of life in their neighborhoods. Additionally, homeowners contribute to the stability of a neighborhood. Increasing homeownership will therefore increase the stability of Detroit neighborhoods.

**GOAL: Increase opportunities for homeownership**

- **STRATEGY:** Promote the benefits of homeownership
- **STRATEGY:** Promote the American Dream homeownership program
- **STRATEGY:** Encourage residents to participate in the Fannie Mae “With Ownership Wealth” Program

**Issue:** While aggregate minority homeownership rates have increased over the past decade, minority applicants are typically denied mortgages at a higher rate than whites. Low-income and minority applicants also face higher costs for credit, due to predatory lending practices and sub-prime rates, and are at a greater risk of foreclosure.

**GOAL: Ensure fair lending for low-income and minority homebuyers**

- **STRATEGY:** Encourage the federal government to improve the purview and enforcement of the regulations and legislation (such as the Community Reinvestment Act) that govern lending
- **STRATEGY:** Work with housing advocates to maintain an interface with financial institutions to address local lending risk and the extension of credit to minority buyers
- **STRATEGY:** Cooperate with non-profits and financial institutions to improve and expand programs that assist first-time homebuyers
- **STRATEGY:** Encourage the federal government to maintain the Department of Housing and Urban Development (HUD) and increase its allocation to local governments
- **STRATEGY:** Encourage the federal government to increase flexibility of HUD dollars so that they match the needs of the community, and provide local governments with adequate funds to serve the population
- **STRATEGY:** Increase credit counseling and homebuyer education.

**Issue:** Many of the elderly in Detroit have made a decision to continue to live in their homes. Due to their low incomes, and the demand on these incomes from other sources including their health care, seniors often have a difficult time maintaining their homes. Because such a large percentage of our homeowners are seniors, it is important to assist these persons in maintaining their homes.

**GOAL: Continue assistance to seniors**

- **STRATEGY:** Provide programs that assist elderly persons with home repair and maintenance services
- **STRATEGY:** Encourage services that allow seniors to maintain their independence, such as part-time care or transportation assistance

**Issue:** The current housing supply does not meet the housing and service needs of populations living with severe challenges to their mental or physical health. Coordination between the developers and service providers and government agencies is limited.

**GOAL: Provide supportive housing**

- **STRATEGY:** Promote the involvement of service providers in identifying and meeting supportive housing needs and priorities
- **STRATEGY:** Assist the development of supportive housing by facilitating site selection, conducting community outreach and education, and identifying target groups

**Issue:** Various personal or economic crises can result in a permanent or temporary lack of shelter. Individuals or families with transitional housing needs are often also in need of support services.

**GOAL: Provide transitional housing**

- **STRATEGY:** Encourage the development of transitional housing units in areas with transportation access and supportive services
- **STRATEGY:** Collaborate with social-service providers and other organizations to support progression from homelessness or dependence on emergency shelters to transitional and, eventually, permanent residences

**Issue:** A poor grasp of the fiscal and economic consequences of tax incentives may spawn inefficient or even counterproductive allocations of public resources. Failure to use housing incentives strategically risks draining city resources and stymieing development potential.

**GOAL: Strategically target tax incentives**

- **STRATEGY:** Research and develop a sound strategy for the use of tax incentives for housing, with due regard for the actual benefits and costs citywide
- **STRATEGY:** Continue to use tax credits (Low Income Housing Tax Credit and Historic Preservation Tax Credits) to increase

construction and rehabilitation of existing housing stock

**Issue:** Various agencies are working on the City of Detroit's affordable housing problem. In order to be more successful and increase efficiency, there should be a coordinated housing strategy.

**GOAL: Increase coordination among various agencies**

- **STRATEGY:** Increase communication between the various agencies responsible for servicing housing needs
- **STRATEGY:** Develop a comprehensive housing strategy for the City of Detroit

**Specific Housing Objectives**

Prioritizing need is difficult: **every** housing need in Detroit is a priority. With twenty-four percent of all Detroit households in poverty and almost one-third (32%) of Detroit households facing cost burdens of 30% or more of their monthly income, providing safe, decent affordable housing is a necessity in the City of Detroit. All of the housing needs listed above represent a substantial community need that should be addressed, and are considered the most pressing. However, Detroit is limited in its ability to serve these needs because of the lack of resources available.

Given this state of affairs, the City of Detroit recognizes the importance of a multi-faceted approach to addressing citywide housing needs. In response to these complex needs, the 2004 Revised Master Plan of Policies prioritizes the following neighborhood goals:

- **Preserve sound neighborhoods** through improved code enforcement, minor rehabilitation and repair programs and scattered site infill development
- **Revitalize neighborhoods with poor housing conditions**, through more substantial rehabilitation and repair programs and medium to large-scale infill development in areas with contiguous vacant parcels
- **Rebuild neighborhoods** with a mix of market rate and affordable housing in areas with large amounts of vacant land

To more effectively achieve these goals, the City of Detroit is focused on the following:

- Developing a comprehensive housing strategy that will address all of the housing needs in the city, to be completed in August of 2005
- The implementation of the Department of Administrative Hearings is a major process



improvement, allowing for the consistent code enforcement in Detroit's neighborhoods

- The Grow Detroit initiative, which is focused on increasing new housing starts within clusters
- Implementing the Detroit Property Information System, which will provide a cohesive view of the information necessary to sell city owned land, and reduce the time necessary to complete a land sales transaction

The combination of these enhancements will provide the City with the tools necessary to successfully preserve, revitalize and rebuild Detroit.

### Homeless Needs

In the past year, the City of Detroit has seen an increase in the number of homeless persons, not only men but also women with children and elderly. There are many reasons for this increase, but substance abuse, lack of affordable housing, inadequate income, chronic mental illness and unemployment are the primary culprits. The individuals and families most likely to be homeless are single black males and females with children with little or no income and in some instances, substance abusers. It is estimated that approximately 90% of the homeless population is black.

<b>Homeless Needs Individuals</b>	Needs	Currently Available	Gap
Emergency Shelter	3,174	2,374	800
Transitional Housing	2,048	1,240	808
Permanent Supportive Housing	6,363	1,149	5,214
<b>Total</b>	<b>11,585</b>	<b>4,763</b>	<b>6,822</b>

<b>Homeless Needs Families</b>	Needs	Currently Available	Gap
Emergency Shelter	1,325	1,325	0
Transitional Housing	1,212	992	220
Permanent Supportive Housing	4,511	677	3,834
<b>Total</b>	<b>7,048</b>	<b>2,994</b>	<b>4,054</b>

A point in time survey completed on January 29, 2004 revealed the need for an additional 800 emergency shelter beds, 808 transitional housing beds, and 5,214 permanent supportive housing beds for homeless individuals. Additionally, it revealed the need for an additional 220

transitional housing beds, and 3,834 permanent supportive housing beds for extremely low or low-income families with children. As a result of a lack of affordable housing, inadequate income, unemployment and substance abuse, individuals and families may be at imminent risk of either residing in shelters or becoming unsheltered. Substance abuse is usually a contributing factor in the risk of either residing in shelters or becoming unsheltered.

Currently, 2,374 emergency shelter beds, 1,240 transitional housing beds and 1,149 permanent supportive housing beds exist for homeless individuals. The need in the City of Detroit exceeds capacity, resulting in a gap of 6,822 beds or unsheltered persons.

### Priority Homeless Needs

The City of Detroit is committed to addressing the needs of the homeless, which is reflected in both the 2004 Revised Master Plan of Policies and the Ten-Year Plan to End Chronic Homelessness. The primary goal of the Ten-Year Plan to End Chronic Homelessness is to expand the supply of affordable, safe and permanent supportive housing for the homeless. Within that construct, the Detroit Continuum of Care and the Ten-Year Plan to End Chronic Homelessness Committee's top priority is to place chronically homeless individuals into permanent supportive housing. Adopting the "Housing First" concept, the chronically homeless individual will be placed in permanent supportive housing. Transitional housing will be needed to assist the individual in moving from emergency shelters to permanent housing. Currently, there are 1,149 permanent supportive housing beds for the chronically homeless, 334 beds are under development, and an additional 4,880 permanent supportive housing beds need to be developed.

The Ten Year Plan committee (which consist of service providers, homeless persons and concerned citizens) is determined to address the needs and develop a plan to insure that individuals who are severely mentally ill, have chronic substance abuse problems, are veterans, have HIV/AIDS or are victims of domestic violence reside in permanent supportive housing.

Prevention activities will be provided to stabilize the individual in permanent housing. This may include assistance with rental and mortgage payments, life skills training, mental health counseling and treatment, utilities assistance, etc.

### Homeless Inventory

A point-in-time survey conducted on January 29, 2004 revealed there are 16,807 homeless persons in Detroit, Hamtramck and Highland Park, Michigan. Tremendous efforts have been made to insure that an adequate number of facilities and services exist to assist homeless persons and families with children in Detroit. Nevertheless, the need exceeds the number of beds available for the homeless.

In the cities of Detroit, Highland Park and Hamtramck, Michigan, there are thirty-five emergency shelter and services providers, fourteen supportive services only providers, twelve transitional facilities and two permanent supportive housing providers that provide services to homeless individuals and families.

Some providers provide shelter and services to specific sub-populations. For example, Women's Justice Center (My Sister's House) and YWCA of Metropolitan Detroit (Interim House) are specifically for victims of domestic violence. Simon House and Wellness House provide shelter and services to persons with HIV/AIDS. Michigan Veterans Foundation offers emergency/transitional housing for veterans. Alternatives for Girls and Matrix Human Services (Off the Streets) provide shelter and services for runaway youth under 18 years old. Covenant House provides shelter and services for youth between the ages of 16 and 21. Detroit Central City and Cass Community Social Services provide shelter and services for the severely mentally ill. Mariners Inn provides substance abuse treatment for homeless men, and Genesis House 2 and 3 provide substance abuse treatment for women. All of the emergency/transitional housing providers funded through the City of Detroit have indicated that they provide services to the chronically homeless.

Outreach efforts are made to reach the chronically homeless living on the streets by canvassing the streets, particularly at night. Once these clients are engaged and agree to enter the facility, a needs assessment is performed to link them with available resources. The need assessment would include a professional diagnosis. Treatment would include mental health counseling, monitoring to assure prescribed medication is taken and used properly, and transportation to the necessary mental health services. An assessment of each person's ability to live independently must be ascertained before discharge from a temporary shelter.

During the winter, outreach vans provide transportation of the chronically homeless to three overnight warming centers, a 24-Hour Walk-In Center and two rotating churches.

### **Homelessness Prevention**

Preventing homelessness for individuals and families with children or those at imminent risk of homelessness is a top priority of the Detroit Continuum of Care. Strategies continue to be developed to insure appropriate supportive services are provided to low-income persons. These strategies include:

- Assistance with mortgage or rental payments in arrears (up to a specific dollar amount)
- Assistance with utilities payments in arrears (up to a specific dollar amount)
- Legal assistance to prevent illegal evictions

- Mediation of landlord/tenant disputes
- Availability of rental subsidies for low-income individual and families
- Expanded use of housing choice vouchers
- Money management and debt counseling

Since domestic violence is a main cause of homelessness for individuals and families, services must be available relating to this issue, for instance, mediation domestic disputes, family counseling, spousal abuse counseling and legal services.

### **Chronic Homelessness Prevention**

The City of Detroit has engaged the collaboration of faith-based organizations, businesses, governmental agencies, Homeless Action Network of Detroit and the Corporation for Supportive Housing to write a strategy or plan to eliminate chronic homelessness by 2012. The strategy is to:

- expand the supply of affordable, safe, supportive housing
- strengthen and expand efforts to prevent homelessness
- increase awareness and utilization of mainstream services and community resources

The Ten-Year Plan Steering Committee is currently working with the City's Planning and Development Department and the Detroit Housing Commission to insure future funds are set-aside for use in providing housing assistance, and the development of affordable permanent supportive housing. The Steering committee is working with the Continuum of Care to reallocate funds to the development of more permanent supportive housing. The Ten-Year Plan Steering Committee's proposed strategies are:

- Recruit private landlords and management agents to participate in a pilot program to rent their properties to chronically homeless individuals. Agreements will be established with landlords identifying the support services, prevention and intervention programs in place to assist the individuals and families in retaining their housing. This is the first step in increasing the supply of affordable permanent supportive housing, and at the same time establishing partnerships with private landlords and management agents

The process could then begin to place individuals and families that are already in emergency or transitional housing and are deemed housing-ready into permanent housing. The next step would be to move the chronically homeless into the appropriate housing with supportive services.

- Create a day center for homeless individuals who may not have anywhere to go during the day

when shelters are closed or understaffed. The day center may provide laundry facilities, showers, and morning and afternoon meals. The Center will also partner with service providers who come onsite to provide medical, psychiatric, legal assistance, housing counseling, and case management

With this strategy in place, case workers will be able to provide immediate housing placement for chronically homeless individuals who are brought to the day center by outreach workers, or who visit voluntarily. Funding for the day center will be sought through private funds, such as foundations and businesses.

Through the collaboration and commitment of various governmental agencies, business community and corporate sponsors, the Steering Committee's strategic planning process will be on-going and the commitments will allow Detroit to take a more aggressive approach to ending chronic homelessness.

### **Community Development**

The City of Detroit 2004 Revised Master Plan of Policies includes the following items that impact community development needs:

**Issues:** There are additional costs associated with doing business in urban areas.

These costs are associated with the complexity of redeveloping urban areas.

#### **GOAL: Improve the efficiency and awareness of development opportunities**

- Improve the regulatory and development processes, including administration of site-specific regulations, such as zoning, subdivision regulations, and construction and occupancy codes
- Emphasize the benefits of synergy, economies of scale and positive spillover effects associated with concentrations of economic activity

**Issues:** A poor grasp of the fiscal and economic consequences of tax incentives may spawn inefficient or even counterproductive allocations of public resources. Failure to use incentives strategically risks draining city resources and stymieing development potential.

#### **GOAL: Strategically target tax incentives**

- Research and develop a sound strategy for the use of tax incentives, with due regard for the actual benefits and costs citywide

**Issues:** Disinvestments in Detroit has negatively impacted commercial areas. The widespread blight caused by the decrease in economic activity is a physical and a

psychological barrier to development. Without a concentration of economic activity and resources, positive impacts are dissipated.

#### **GOAL: Target geographic areas for business investment and growth**

- Enhance financial and technical assistance programs that support small business and neighborhood revitalization in underserved areas
- The Mayors Office of Neighborhood Commercial Revitalization (ONCR) is a collaborative effort between government, foundations, community organizations and the private sector. The ONCR was a catalyst for a significant turnaround of Detroit's commercial neighborhoods. The ONCR is creating a system of new support services and strategies to targeted neighborhoods. These support services and strategies will incorporate technical assistance and training, grants, and loans to address local business development and the necessity of building local organizational capacity to create and environment that can sustain local businesses
- The Obsolete Property Rehabilitation act allows for the establishment of, by local government, commercial district poised for rehabilitation. Districts falling under this designation can take advantage of exemption on certain taxes. In addition, mix-use properties, residential and commercial, can also benefit from the tax incentive

**Issues:** Due to the loss of population and jobs in the City, economic opportunities for residents have been drastically reduced. The lack of opportunity impedes people from developing employment and business skills. Other impediments include availability and access to training and support programs.

#### **GOAL: Increase the availability and effectiveness of business education and training**

- Encourage the participation of schools, libraries and major institutions in building residents' work readiness skills
- Encourage business participation and investment in employee training programs
- Strengthen cooperation among city agencies addressing economic development and employment issues
- Support youth employment, apprenticeship, and mentorship initiatives

**GOAL: Support business start-up and growth efforts**

- Encourage home occupations that promote individual entrepreneurs and business formation
- Provide access to the resources and information necessary for successful business operation, including access to capital resources and technical assistance

**Issues:** Detroit is part of a regional, national and global economy. Each of these levels influences and to a lesser extent is influenced by the economic activity in the city.

**GOAL: Maximize regional, national and global collaboration**

- Support metropolitan cooperation and partnerships with State, Federal and other regional governments on economic development initiatives
- Continue to promote the importance of a strong core city as fundamental to the economic vitality of the region
- Support international trade agreements that benefit the city and the region

As the demography and development patterns of Southeast Michigan have changed so has the market for retail and local services. Sprawling population patterns and the expansion of infrastructure have contributed to the expansion of retail opportunities in the suburbs often at the expense of the City's retail areas. Consequently, with greater retail opportunities outside the central city, Detroit residents spend more dollars and find more employment opportunities in surrounding communities. The recent influx of new residents and the construction of new housing in the City provides opportunities to revitalize retail and local services.

**Issues:** While many of the city's commercial areas contain viable businesses, accessibility and unattractiveness hinder the initial approach of customers and retailers to these areas.

**GOAL: Improve the accessibility and attractiveness of commercial areas**

- Promote the prompt removal of graffiti and other forms of blight
- Develop design guidelines for façade, landscape and streetscape improvements for targeted commercial areas
- Assist ethnic retail districts and other commercial areas to capitalize on the economic potential of visitors and tourism

- Establish transit and pedestrian links between commercial areas and tourist destination areas

**Issues:** Land use conflicts between businesses along commercial corridors and/or with adjacent residential areas can aggravate community relations and impair the development of a livable community and a vibrant business environment.

**GOAL: Minimize land use conflicts in and around commercial areas**

- The City of Detroit Master Plan of Policies directly addresses the future land use and actions to be taken every ten years
- The Zoning Ordinance acts as the regulatory function of the Master Plan of Policies in which zoning classifications correlates with the land use designations providing permitted uses in each area of classification
- The City of Detroit Department of Administration Hearing supports the city's master plan and ordinances through the process of code enforcement measures to control the impact of commercial corridors upon adjacent residential areas

**Issues:** Real and perceived crime harms local business. The fear of crime can strongly discourage businesses from locating in particular neighborhoods, and deters potential shoppers.

**GOAL: Increase the safety of commercial areas**

- Encourage commercial centers to establish a local crime watch program with the local precinct
- Promote crime prevention through environmental design

**Issues:** A lack of effective financial, technical and legal assistance can exacerbate the failure rate of many small businesses and start-up businesses.

**GOAL: Increase support of locally owned businesses**

- Strategically allocate city staff and resources to provide assistance to local entrepreneurs and business owners
- Encourage local colleges and universities to lend business assistance and training to residents and community organizations
- Support community-based entrepreneurial programs

- Target outreach efforts and support programs to minority and women owned businesses

Transportation systems provide the means to connect residents to each other, employment, retail centers and other services. The wide geographic distribution of population and activity centers necessitate a regional focus upon transportation.

In addition, transportation considerations should provide choice to the diverse needs of the City's population. Priority should be given to those alternatives that reduce negative impacts on the environment and the City's residents.

**Issues:** Transportation planning as relates to mass transit lacks a strong regional focus. This lack perpetuates sprawling land use patterns and limits mobility for City residents.

#### **GOAL: Increase mobility throughout the region**

- Utilize regional agencies as a forum to identify transportation concerns and to assess and coordinate policies
- Promote downtown Detroit as the hub for regional transportation planning efforts
- Increase the role and viability of Detroit City Airport and the Port of Detroit in the regional transportation network

**Issues:** While benefiting the region, some transportation policies can adversely impact low-income or minority communities, particularly with regard to pollution.

#### **GOAL: Ensure regional equity regarding the impact of transportation projects**

- Analyze economic and demographic characteristics of surrounding communities for all transportation improvement projects to ensure that minority or low-income communities are not disproportionately impacted
- Identify those incurring costs and benefits from transportation projects

**Issues:** The current resources dedicated to automobile travel limits the potential of alternate modes of transportation. Mobility is restricted without diverse modes of transportation, thereby limiting connections between people and places.

#### **GOAL: Increase the diversity and safety of transportation options**

- Provide and maintain sufficient infrastructure to support multiple modes of transportation, including greenways, sidewalks and bike paths

- Consider various modes in all transportation proposals and projects
- Examine policies to improve connections between different modes of transportation, ranging from bike racks on buses to inter-modal facilities for freight transportation
- As bicycle, pedestrian and other non-motorized modes of transportation increase, attention to safety at intersections with and along roadways becomes a priority
- Establish designated truck routes on City streets, restricting passage through residential neighborhoods

#### **Community Development Objectives**

The long and short-term community development objectives for Detroit are many, and can be found in a variety of documents: the City of Detroit 2005-2010 Capital Agenda, the 2004 Revised Master Plan of Policies and the HUD Annual Action Plan, among others. The community development needs within the City of Detroit are many, and it is difficult to comprehensively list them. Some of the projected community development needs over the next five years include:

- Public infrastructure improvement to complement citywide redevelopment initiatives
- Adjust allocations accordingly to accommodate Public Service commitments
- Public Facility Rehabilitation

#### **Antipoverty Strategy**

The underpinnings of poverty in the City of Detroit are threefold: education, transit and job opportunities. These three issues are intertwined and contribute to Detroit's poverty level.

The need for increased educational opportunities for residents of Detroit is tremendous. The City of Detroit suffers from both a low high school graduation rate and low literacy rate when compared to the rest of the country. The lack of education contributes to the low-income levels of residents. Education is considered a priority in the 2004 Revised Master Plan of Policies, which states that:

*Creating a livable community is dependent upon an environment that fosters learning and the development of people's skills, abilities and talents. Learning opportunities should be provided for all city residents. In addition to programs and activities, the physical presence of schools and libraries in the city contributes to maintaining healthy and stable neighborhoods.*



**Issues:** Certain segments of the population, such as young children, at-risk youths, recent immigrants or adults in the City's low-income communities require more targeted outreach programs.

**GOAL: Provide educational programs to at-risk youth**

- **Policy 1.1:** Collaborate with schools and other support systems to reduce truancy and dropout rate
- **Policy 1.2:** Provide educational programs targeted at juveniles in correctional facilities
- **Policy 1.3:** Develop programs and incentives to facilitate parental involvement in education programs

**GOAL: Provide education programs for immigrants**

- **Policy 2.1:** Support efforts for non-English speakers to gain proficiency in English as well as retaining their literacy and proficiency in native languages

**GOAL: Provide educational programs for adults**

- **Policy 3.1:** Improve access to adult education and GED preparation programs
- **Policy 3.2:** Provide educational programs targeted at adults in correctional facilities
- **Policy 3.3:** Work with Detroit's colleges, universities and vocational schools to market educational and professional programs to City residents

**GOAL: Provide educational programs for early childhood development**

- **Policy 4.1:** Support access to high-quality comprehensive preschool educational experiences
- **Policy 4.2:** Support preschool programs that encourage family involvement in the educational process

**Issues:** Due to their physical presence, schools are anchors in a community. But, many Detroit public schools and libraries are in need of repair, rehabilitation and modernization.

**GOAL: Improve learning facilities**

- **Policy 5.1:** Support and participate in a collaborative, community-based process to coordinate neighborhood development plans with school and library development plans

- **Policy 5.2:** Assist schools and libraries in their effort to enhance the range of programs, activities and services offered throughout the year
- **Policy 5.3:** Implement the most current information technologies in educational facilities and libraries

The lack of mass transit and other viable transportation alternatives limits the job opportunities residents of the City of Detroit can access. Jobs have continued to migrate outside of the City, while mass transit options have not increased. The metropolitan Detroit region is the most stratified geographic area in the nation, a significant disconnect exists between the jobs that exist (mostly in the suburbs) and the workforce within the City of Detroit.

**Issues:** Transportation planning as relates to mass transit lacks a strong regional focus. This lack perpetuates sprawling land use patterns and limits mobility for City residents.

**GOAL: Increase mobility throughout the region**

- **Policy 1.1:** Utilize regional agencies as a forum to identify transportation concerns and to assess and coordinate policies
- **Policy 1.2:** Promote downtown Detroit as the hub for regional transportation planning efforts

**Issues:** While benefiting the region, some transportation policies can adversely impact low-income or minority communities, particularly with regard to pollution.

**GOAL: Ensure regional equity regarding the impact of transportation projects**

- **Policy 2.1:** Analyze economic and demographic characteristics of surrounding communities for all transportation improvement projects to ensure that minority or low-income communities are not disproportionately impacted
- **Policy 2.2:** Identify those incurring costs and benefits from transportation projects

**Issues:** The current resources dedicated to automobile travel limits the potential of alternate modes of transportation. Mobility is restricted without diverse modes of transportation, thereby limiting connections between people and places.

**GOAL: Increase the diversity of transportation options**

- **Policy 3.1:** Provide and maintain sufficient infrastructure to support multiple modes of transportation, including greenways, sidewalks and bike paths

- **Policy 3.2:** Consider various modes in all transportation proposals and projects
- **Policy 3.3:** Examine policies to improve connections between different modes of transportation, ranging from bike racks on buses to intermodal facilities for freight transportation

The lack of job opportunities within the City of Detroit has negative impacts on many of its residents. This issue was raised consistently throughout the input received from the Community Partners Committee and citizen participation. In particular, the Community Partners Committee noted the following:

- Job creation and new job growth within the City of Detroit is an ongoing issue, partially due to the continuing effects of the lagging national economy
- Business retention is vital to any economic development strategy for the City
- Additional resources for job training are necessary to cope with the training demands in a changing economy
- A community partners based network for job training and employment opportunities could be a solution to some of our communication needs
- Additional supportive resources are necessary to attract new businesses to the City of Detroit

An additional program aimed at reducing poverty is currently being implemented within Detroit: foreclosure prevention. The foreclosure rate within the City has risen significantly, a trend that is common across the country. Unfortunately, the combination of low interest rates in past years, predatory lending and higher taxes has resulted in a rise in foreclosures. The Credit Counseling Resource Center will provide phone consultations with residents at risk of losing their homes to foreclosure. The CCRC is funded by the Homecomings Foundation. Face-to-face counseling will be provided by an established community organization (U-SNAP-BAC<sup>4</sup>) with money raised from other sources.

### Special Needs Elderly

This population is one of the fastest growing segments of society. According to a study conducted for the Detroit Area Agency on Aging (DAAA), by Wayne State University's Center for Urban Studies (WSU/CUS) Detroit, Hamtramck and Highland Park's senior population has become more needy. The region's poverty is twice as high for seniors than any other region in

Michigan. The distribution of seniors (60+ years of age) has tilted to minorities and older age groups.

An important need of the elderly is safe, decent affordable housing. Senior care officials estimate that about 80% of Detroit seniors live in their own homes. Some seniors living in their own home or apartment are able to live independently and some cannot. Seniors generally prefer to live in an environment that is comfortable, healthy, and allows them to be independent. The following exhibit represents Detroit's elderly population by cluster:

Cluster	Households With 1 or+ persons 60 yrs +	Living Alone	In 2 or+ Person household	Living Alone %
1	9,848	3,444	6,404	35.0
2	6,549	1,966	4,583	30.0
3	12,550	5,367	7,183	42.8
4	10,130	6,284	3,846	62.0
5	8,233	3,106	5,127	37.7
6	12,544	5,078	7,466	40.5
7	10,772	3,795	6,977	35.2
8	6,945	2,494	4,451	35.9
9	10,710	3,373	7,337	31.5
10	9,444	2,967	6,477	31.4

Supportive services, such as having a social network with activities and services, are essential in maintaining a person's emotional and physical well-being. During the 2003-04 fiscal year area agencies provided 100,728 services of comprehensive social services, adult day care, intergenerational activities, referrals, volunteer recruitment, health screening, minor home repair assistance, nursing home visits, transportation, bus rides, prescription drugs, recreational service, and meals to 6,433 seniors. A source of social activities for about 44% of the Detroit seniors is the casinos.

For many seniors, transportation is a critical issue. Lack of a vehicle and/or a driver's license, poor health or the inability to operate a vehicle requires reliance on public transportation. Bus lines that are running on major thoroughfares only create significant problems in getting seniors, particularly those with mobility issues, from neighborhood streets to the bus stop and their appointments in a timely manner.

Medical care for seniors in Detroit as well as the cities of Hamtramck and Highland Park is classified as "medically underserved," meaning health care is not as readily available in these areas as in other areas. The result is that older adults are dying at a rate higher than the national average. The *Facing the Future: 2002 City of Detroit Needs Assessment of Older Adult*<sup>4</sup> study further found that:

- Respondents with inadequate transportation saw a physician less frequently than those with adequate transportation and 37% rely on others

<sup>4</sup> United Streets Networking and Planning: Building a Community

or public transportation to get where they need to go

- 85% of the respondents reported taking at least one prescription medication, 73% reported taking 2 or more prescriptions
- 51% of the respondents reported concerns about their ability to pay for prescriptions drugs
- 35% of the respondents report serious limitations in mobility and 11.5% of respondents feel depressed a good bit of the time
- The number of seniors who need basic health services is 66% greater than the number that actually received them
- The prevalence of diabetes (23%) and hypertension (64%) in the survey sample were greater than national norms reported by the National Center for Health Statistics
- In the previous 12 months, 33% of the respondents had at least one emergency room visit, 25% had at least one hospital or nursing home admission, and 45% had experienced an emergency room visit, nursing home or hospital admission or had been bed-ridden for five or more days
- Individuals who experienced a serious health event were at slightly greater risk of having no one to provide long-term, short-term or emergency assistance than seniors who did not experience such events

Seniors that are impaired have a range of needs depending on the severity of their impairments. Those seniors with low impairments need information/referral services, social/recreational services, health promotion, rehabilitative services, congregate meals, and escort/regular transportation. Moderately impaired seniors need case coordination and support, in-home services, adult day care, and escort transportation. The severely impaired need care management, in-home support, and escort transportation. The most severely impaired and institutionalized older adults (those that cannot care for themselves) need safe, decent and affordable nursing care facility or adult foster care.

The quality of life for seniors is addressed in the City of Detroit's 2004 Revised Master Plan of Policies. The Health and Human Services section states:

**Issue:** The increase in the City's population of elderly residents is accompanied by an increased need for housing, transportation, public services and medical care tailored to meet the needs of an older population.

**GOAL:** Increase support services for seniors

- **Policy 8.1:** Support programs that provide affordable prescription medication for seniors
- **Policy 8.2:** Support programs and activities that create employment opportunities for elderly persons that are physically able and desire to work
- **Policy 8.3:** Encourage programs that provide opportunities for intergenerational contact between seniors and youth
- **Policy 8.4:** Encourage services that allow seniors to maintain their independence, such as part-time care or transportation assistance
- **Policy 8.5:** Provide programs that assist elderly persons with home repair and maintenance services

### Needs of the Mentally Ill

Housing has consistently been a major problem for this population. A lack of Section 8 certificates, long waiting lists for suitable housing and the lack of low cost rental units, which would allow these individuals to live independently, is at an all time low. The growth rate for this type of housing is expected to continue to rise. This has caused an increase of individuals requesting group home admissions. Without adequate care, these individuals end up in homeless shelters. A vast majority of the mentally ill have some sort of chemical dependency, therefore creating other problems in finding suitable housing.

The Detroit Wayne County Community Mental Health Agency has predicted a severe increase in the need of emergency services and clinical services for individuals with mental health problems. The agency also noted that an increase in alternative services would result in a decrease in the number of patients needing inpatient treatment.

### Needs of the Physically Disabled

Housing is of primary importance for the physically disabled. This population needs access to housing that meets American With Disabilities Act (ADA) requirements. For instance, the physically disabled cannot adequately use stairs in an emergency. The deaf cannot hear an average smoke alarm and require specialized accommodations to alert them to emergency situations.

The cost of housing is often a significant burden for the physically disabled. Rental housing in particular is too expensive for many of the disabled. A Social Security Income (SSI) recipient receives average monthly payments of \$564 per month, while the fair market rents in Detroit are roughly \$587. Not only does this outpace the average SSI income of the disabled, it vastly exceeds

the 30% cost burden threshold set by HUD. At that rate, no more than \$169 should be spent on rent.

In the Neighborhoods and Housing section, the 2004 Revised Master Plan of Policies includes strategies for providing supportive housing.

**Issues:** The current housing supply does not meet the housing and service needs of populations living with severe challenges to their mental or physical health. Coordination between developers and service providers and government agencies is limited.

#### **GOAL 5: Provide supportive housing**

- **Policy 5.1:** Promote the involvement of service providers in identifying and meeting supportive housing needs and priorities
- **Policy 5.2:** Assist the development of supportive housing by facilitating site selection, conducting community outreach and education, and identifying target groups

#### **Domestic Violence**

According to the National Coalition Against Domestic Violence, domestic violence may include not only intimate partner relationships, but also familial, elder and child abuse. Children witnessing domestic violence may experience some of the same trauma as abused children. Often, in households that are experiencing drug abuse, unemployment and /or poverty, domestic violence is a sad outcome.

A sizable portion of the welfare population experiences domestic violence at any given time. In states that have looked at domestic violence and welfare recipients, most report that approximately 50-60% of current recipients say that they have experienced violence from a current or former male partner. In Detroit, there are only two shelters to accommodate this overwhelming need – Interim House and My Sister’s Place. In the absence of supportive services, those who experience domestic violence may be at increased risk of homelessness or compelled to live with a former or current abuser in order to prevent homelessness. The 2004 Revised Master Plan of Policies addresses this need:

#### **GOAL: Provide resources to protect residents from the threats of drug and violence**

- **Policy 5.3:** Provide adequate domestic violence shelters and encourage the availability of legal counsel for battered spouses and children

#### **Youth**

The City of Detroit continues to be focused on a strategy of achieving individual and family self-sufficiency. Programs that provide educational, cultural, and recreational and services to low-income and at-risk youth

are considered vital components of this strategy. The 2004 Revised Master Plan of Policies states:

#### **GOAL: Provide educational programs to at-risk youth**

- **Policy 1.1:** Collaborate with schools and other support systems to reduce truancy and dropout rate
- **Policy 1.2:** Provide educational programs targeted at juveniles in correctional facilities
- **Policy 1.3:** Develop programs and incentives to facilitate parental involvement in education programs

For example, the Cable Communications Public Benefit Corporation provided 368 hours of training sessions to 55 total program youth participants in Cluster 4 at a cost of \$42,820. SER Metro provided 26 hours of computer instruction to a total of 57 enrolled students in Cluster 5 at a cost of \$48,222. Overall, in the 2003-4 fiscal year, various local agencies provided approximately 36,614 services of tutoring, recreational activities, youth mentoring and enrichment activities, field trips, counseling, after school activities, employment search activities, theatre training, music classes, non-violence educational services, family sessions and street law sessions to 66,917 youth.

**Issues:** Due to their physical presence, schools are anchors in a community. But, many Detroit public schools and libraries are in need of repair, rehabilitation and modernization.

#### **GOAL: Improve learning facilities**

- **Policy 5.1:** Support and participate in a collaborative, community-based process to coordinate neighborhood development plans with school and library development plans
- **Policy 5.2:** Assist schools and libraries in their effort to enhance the range of programs, activities and services offered throughout the year
- **Policy 5.3:** Implement the most current information technologies in educational facilities and libraries

**Issues:** The number of parks and recreational facilities dispersed throughout the City present opportunities for accessible neighborhood programs and services. Larger sites and facilities, especially those along the riverfront are attractions for the entire region.

#### **GOAL: Expand resources and support for parks, recreation and open space**

- **Policy 1.1:** Investigate potential programs, activities and services to generate greater revenues for parks
- **Policy 1.2:** Investigate the feasibility of expanding participants involved in operation of existing parks and recreational facilities such as local community organizations, larger non-profit organizations, or regional public/quasi-public agencies
- **Policy 1.3:** Expand the collaborative planning of parks and recreational facilities and programs with the Detroit Public Schools and other city agencies

### **The Goals and Objectives of the HOPWA Program**

The primary goal of the Housing Opportunities for Persons With AIDS (HOPWA) Program is to provide decent, safe and sanitary housing for low-income families diagnosed with HIV/AIDS, who live in the City of Detroit and Wayne County, and to develop supportive services for these people and their families. Services are included but not limited to assistance in securing housing and ongoing case management.

The objectives of the HOPWA Program are:

- Continue to develop long-term housing strategies for people living with HIV/AIDS that will prevent them from becoming homeless
- Continue to develop supportive services to assure access to the necessary medical and social services for people living with HIV/AIDS
- Continue to coordinate and partner with other agencies to educate and provide information to individuals and families impacted by the virus
- Decrease the waiting list of applicants waiting to be admitted into the Section 8 Tenant Based Rental Assistance program
- Continue to recruit landlords who are willing to take Section 8 Vouchers
- Expand the number of women and children in the Section 8 Tenant Based Rental Assistance program within the next 5 years
- Devise strategies that will bring the African-American and Latino populations into care and assist them in acquiring stable housing and supportive services

HOPWA addresses the complex needs of persons living with HIV and AIDS by funding the following service activities:

- Housing Stability Program (Section 8 Tenant Based Rental Assistance Program)
- Community Residences
- Emergency and Transitional Housing Assistance
- Supportive Services
- Housing Needs Assessment

### **Housing Stability Program (Section 8 Tenant Based Rental Assistance)**

The former Housing Stability Program and Comprehensive Housing Program were combined to form the Housing Assistance Payments Initiative (HAPI). HAPI is the tenant based rental assistance component of the HOPWA program and is now being administered in-house by the HOPWA staff. The one-year rental assistance certificate issued to qualified applicants can be renewed annually, if eligibility has not changed. In an effort to decrease the possibility of tenants returning to uncertainty as it relates to their housing needs, and recognizing many are facing other life challenges, supportive services are a major part of the subsidy rental program and come in the form of ongoing life skills classes and case management.

The HOPWA program plan includes the development of long-term housing strategies for persons living with HIV/AIDS that will prevent them from becoming homeless and provide access to the necessary medical and social services. Recognizing homelessness, the HIV/AIDS disease, and access to health care are fundamentally interconnected; it is the program's goal to continually recruit landlords who are willing to take Section 8 Vouchers. Most people living with HIV/AIDS are unable to find affordable housing in an already stressed housing market. As the number of people living with AIDS continues to grow, the need for adequate housing is more urgent than ever. Therefore, HOPWA staff must continually look for landlords who will not only take subsidy rental payments, but also offer housing that meet, if not exceed, the Housing Quality Standards mandated by HUD for all Section 8 programs.

For the 2003-2004 contract year, with the re-defining of boundaries and grantee jurisdictions, HOPWA did not extend an invitation for new applicants but began the process of decreasing the February, 2003 Waiting List of applicants waiting to be admitted into the program. By focusing on the waiting list, twelve (12) new families entered into the subsidy rental program bringing the total number of clients in the program to 179. The current breakdown of subsidized units paid with HOPWA funds are as follows:



1 Bedrm	2 Bedrms	3 Bedrms	4 Bedrms	5+ Bedrms
55	40	48	14	2

### **Community Residences and Emergency / Transitional Housing**

HOPWA contracts with five agencies to provide emergency housing of up to 30 days and transitional housing from 31 days up to 2 years. These agencies are:

- CareFirst Community Health Services
- Matrix Human Services
- Positive Images
- Simon House Phase I
- Wellness House of Michigan

CareFirst Community Health Services is a new provider to the HOPWA program. CareFirst provides the HOPWA program with 12 beds (6 female and 6 male) for infected people who are in need of emergency and/or transitional housing. Located in Southwest Detroit, they actively seek to increase the number of Latinos utilizing this service. In-house clients participate in education enrichment classes, job placement (if they are able to work), computer classes and ongoing case management to help stabilize their housing situations. Since December 1, 2004, this program has serviced 31 men and women.

Matrix Human Services provides HOPWA with 8 male beds. This program provides temporary shelter, respite care and supportive services for clients who are in a transitional state. While clients are living at the temporary shelter, case managers work to acquire the necessary documentation and benefits that will allow their clients to become eligible for the rental assistance program. Matrix services approximately 30 clients quarterly.

Positive Images provides HOPWA with 6 beds for women who are defined as “medically fragile” and may or may not have children in their care. These women receive temporary housing and medical care, while they continue to heal from a recent hospital stay. Since December 1, 2004, this program has serviced 6 women and 4 children.

Simon House Phase I provides 16 beds for women who may or may not have children in their care, who are homeless, low-income and living with or affected by HIV/AIDS. While living at Simon House, women are assisted in acquiring and maintaining permanent housing. This program serves approximately 60 clients quarterly.

Wellness House of Michigan provides 12 adult beds (9 male and 3 female). Considered a community residence, most clients remain at Wellness House for the entire 2 years allowable under the definition of transitional housing. Wellness House currently services 37 clients quarterly.

In addition to providing beds, all of these programs are inclusive of, but not limited to, transportation, nutritional service, personal care, meal preparation, housekeeping and laundry, recreational activities and life skills workshops.

### **Supportive Services**

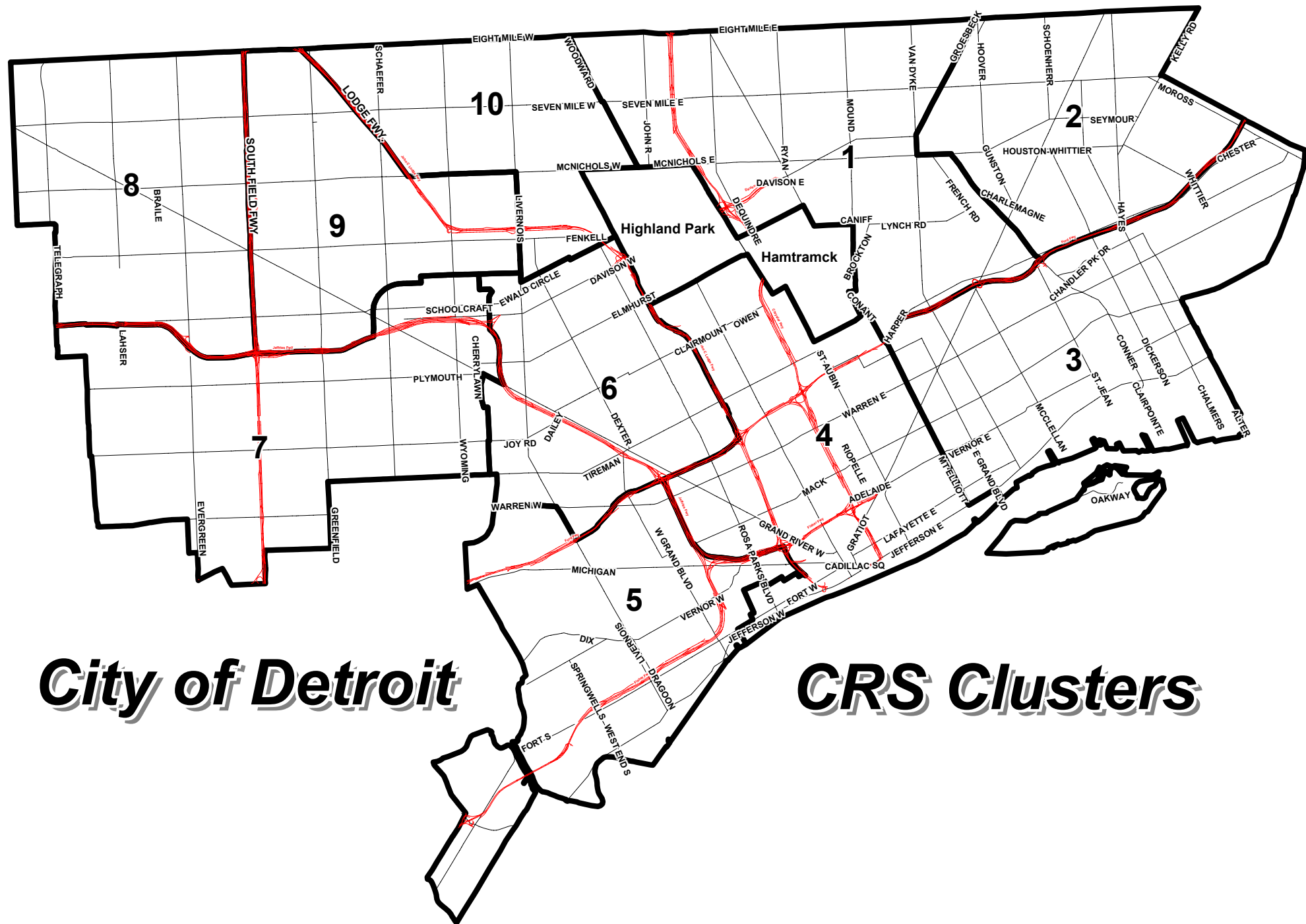
Health Emergency Lifeline Program (H.E.L.P) provides housing advocacy for HOPWA clients. Working in collaboration with the client’s case manager, the housing advocate assists with security deposits, first month’s rent, utility payments and/or moving expenses for clients coming into the rental subsidies program. H.E.L.P also provides emergency food and transportation. Approximately 150 individuals and families received HOPWA related services.

### **The Continuing Need for Housing for People Living with HIV/AIDS**

Since the Detroit Five Year Consolidated Plan was submitted in 2000, the face of AIDS has dramatically changed and populations not previously considered high risk are now becoming the “new” faces of AIDS. These populations include adolescents, seniors and African American women, who represent about two-thirds of all new HIV infections according to a report recently released by the United Nations AIDS Program. More troubling than the national statistics are the local statistics that report that infection rates are increasing in the City of Detroit while national levels are dropping.

Several studies confirm that stable housing is one of the greatest needs of persons living with HIV/AIDS. Without stable housing, this group is limited in choice for the treatment and care that is vital to their survival. People of color and very low income populations are particularly vulnerable and are disproportionately affected by the lack of stable, quality housing, which places them at greater risks for continued sickness and death. To add to this problem, treatment of the virus is now meeting with resistance and drugs previously successful in treating HIV/AIDS now have limited impact.

In Detroit, housing continues to be one of the most laborious and pervasive problems faced by persons living with HIV/AIDS. It is also one of the most difficult services to access. As new challenges arise that are associated with this epidemic, the continuum of housing services will expand dramatically and the need for housing and supportive services will become even greater.



***City of Detroit***

***CRS Clusters***